Certificate Number: 03088-NJ-DE-033652815

Bankruptcy Case Number: 19-25621



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 5, 2019, at 11:35 o'clock AM CST, Albert C Lusch Sr. completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 5, 2019 By: /s/David Nungesser

Name: David Nungesser

Title: Counselor